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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/994,725	11/28/2001	Robert J. Rosko	47004.000111	1542
21967 7590 12/12/2007 HUNTON & WILLIAMS LLP INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W. SUITE 1200 WASHINGTON, DC 20006-1109			EXAMINER OYEBISI, OJO O	
			ART UNIT 3694	PAPER NUMBER
			MAIL DATE 12/12/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/994,725

Applicant(s)

ROSKO ET AL.

Examiner

OJO O. OYEBISI

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 October 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,3-12 and 14-33 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1, 3-12, and 14-33 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☐ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- ☐ Notice of Informal Patent Application
- ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
 2. Ascertaining the differences between the prior art and the claims at issue.
 3. Resolving the level of ordinary skill in the pertinent art.
 4. Considering objective evidence present in the application indicating obviousness or nonobviousness.
2. Claims 1, 3-12, 14-20, 24-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Grandcolas et al (Grandcolas hereinafter, US PAT: 7137006) in view of Hobbs (US PAT: 5,987,454).

Re claims 1, 3-11. Grandcolas discloses a banking system for offering a plurality of financial services to customers via a sign-on process (i.e., single sign-on user access, see abstract), comprising: **a host server (i.e., first web server/brokerage firm web server 30, see fig.1), a universal session manager operatively disposed on the host server (the first web server is inherently a universal session manager, see col.2 lines 15-40, also see col.11 lines 20-40), the universal session manager**

maintaining the sign-on process (see col.2 lines 15-40, see col.11 lines 20-40); an interface to a plurality of remote servers by which a customer interface with the remote server; the interface generated by the universal session manager (see col.2 lines 15-40); and a validation module operatively linked to the universal session manager through an electronic network; such that the universal session manager retrieves validation information from the validation database in order to validate a customer (i.e., constructing an authentication token comprising profile data associated with the user, see col.2 lines 51-53, also see col.4 lines 30-40); the universal session manager in conjunction with validation module enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server (see col.2 lines 15-60, especially lines 46-60), the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface (see col.3 line 55 – col.4 line 10), the accounts being respectively maintained by the plurality of remote servers (i.e., secondary servers, see col.4 liners 20-25) ; and upon selection of a link by a customer, the universal session manager; checks, based on information in the validation database, that customer is allowed access to the remote server; provides access to the remote server, so as to allow the customer use of services on the remote server, containing the links to the accounts, while presenting the second frame (see col.3 line 55-col.5 line45, especially col.5 lines 4-45). Grancolas does not explicitly disclose the interface having multiple frames. However, Hobbs discloses the interface

having multiple frames (see col.17 line 50-col.18 line 66). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow users to seamlessly access their online accounts using a single login-ID.

Re claims 12, 14-17, 20, 25-26, and 33. Grandcolas further discloses a method for accessing a plurality of financial services offered by a banking system comprising a host server and a plurality of remote servers operatively linked across an electronic network (see col.2 lines 15-60, also see abstract), the method comprising: receiving login information for accessing the host server from a customer (see col.3 line 55-col4 line 30); the host server providing a consolidated homepage providing an overview of all the available services that can be accessed a single login on to the banking system and links to the available services (see col.3 lines 64-67), retrieving data for accessing at least one remote server based at least in part on the received login information; transmitting said data to the at least one remote server; authenticating that access by the customer to the at least one remote server is allowed (see col.3 line 55-col.4 line 65), and transparently connecting the customer to the remote server such that the customer is provided-access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server, the method including simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame (see col.3 line 55-col.5 line45, especially col.5 lines 4-45), the consolidated homepage including a first frame and a second frame (Although this limitation is not explicitly disclosed by Grandcolas, however, "HTML frame" is nothing but a way to allow authors to present

documents in multiple views, which may be independent windows or subwindows.

Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame) Hobbs, a secondary reference, explicitly discloses the consolidated homepage including a first frame and a second frame (see col.17 line 50-col.18 line 66). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow authors to present documents in multiple views.

Re claim 18. Grandcolas further discloses the method, further comprising: a customer accessing a credit card service or a bill payment service . In a preferred embodiment, the single sign on processes are used for customers of a financial institution to view and conduct transactions with respect to their accounts with the institution. These accounts include but are not limited to checking and savings accounts, mortgages, credit card accounts, investment accounts, online trading, auto loans and leases, home equity loans, personal loans, trust accounts, 401k accounts and insurance accounts, see col.3 lines 65-67).

Re claim 19. Grandcolas further discloses the method, further comprising the steps of: authenticating the identity of a customer; and transparently login the customer to all the services for which the customer has signed up (see col.3 line 55-col.4 line 66).

Re claims 27, 32. Grandcolas discloses a universal session manager but does not explicitly disclose that the universal session manager maintains both the first frame and

a third frame, while hosting the remote server in the second frame. However, Hobbs discloses the interface having multiple frames (see col.17 line 50 – col.18 line 66). It would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to maintain the HTML frames in the universal session manager of Grandcolas in order to allow users to seamlessly access their online accounts a single login-ID. The examiner further asserts that “HTML frame” is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame. Thus, since Grandcolas contemplates the use of HTTP, which carries Hypertext Mark-Up Language(HTML) web pages, obviously these HTML frames would be maintained in the Universal session manager of Grandcolas. And besides, HTML frames can be maintained by any web servers. Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow users to seamlessly access their online accounts a single login-ID.

Re claims 28, 29, 30, and 31. Grandcolas discloses a universal session manager (i.e., online broker), the universal session manager checking, based on information in the validation database, that the customer is allowed access to the remote server includes the universal session manager checking whether the customer has logged into the

remote server during a current Internet banking session (**see col.2 lines 15-60, see col.5 lines 4-45, also see col.11 lines 20-40**).

3. Claims 21-23, 24, are rejected under 35 U.S.C. 103(a) as being unpatentable over Grandcolas in View of Hobbs, as applied to claim 12 supra, and further in view of Teper et al (Teper hereinafter, US PAT:5,815,665).

Re claims 21-23. Grandcolas does not explicitly disclose the method , further comprising: determining customer data, and customer preferences; and dynamically generating a customized homepage based on said customer data and customer preferences. However, Teper makes this disclosure (i.e., The Online Brokering Service also preferably stores, and dynamically provides to the SP sites upon user authentication, user-specific customization data which may be used by the Service Providers to customize their respective services to individual users. This customization information may include, for example, (1) user-specified preferences for the display of certain types of data, (2) the geographic region (e.g., zip code) in which the user resides, or (3) the configuration of the user's computer. By way of example, the Online Brokering Service may provide the SP sites with information about the connection speeds at which the users connect to the Internet, allowing the Service Provider to appropriately adjust the display resolution and/or the download speed of their services; or, the Online Brokering Service may provide the SP sites with zip codes of users, allowing the services to be tailored to specific geographic regions, see col.3 line 65- col.4 line 53). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas, Hobbs and Teper so that service providers can

customize their services to individual users.

Re claim 24. Grandcolas does not explicitly disclose the method, further comprising a customer accessing a frequently asked questions page with links to information sources. However, Teper discloses the method, further comprising a customer accessing a frequently asked questions page with links to information sources (i.e., bulletin board system, see col.19 lines 40-50). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas, Hobbs and Teper to provide users with the needed information.

Response to Arguments

4. Applicant's arguments with respect to claims 1, 3-12, and 14-33 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, JAMES TRAMMELL can be reached on (571)272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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O.O


TELLA COLBERT
PRIMARY EXAMINER